



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicants: Brian F. HERSHKOWITZ et al.
Title: PREPARATION OF AN ADVANCED REPORT FOR USE IN
ASSESSING CREDIT WORTHINESS OF BORROWER
Appl. No.: Unassigned
Filing Date: 10/15/2003
Examiner: Unassigned
Art Unit: Unassigned

UTILITY PATENT APPLICATION
TRANSMITTAL

Mail Stop PATENT APPLICATION
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Brian F. HERSHKOWITZ
Jeffrey S. HARRIS
Jay E. LIEBIG
Michael Steven MOSHAY
Charles T. MURPHY

[] Applicants claim small entity status under 37 CFR 1.27.

Enclosed are:

- [X] Application Data Sheet (37 CFR 1.76) (4 pages).
- [X] Specification, Claims, and Abstract (48 pages).
- [X] Formal drawings (2 sheets, Figures 1 and 2).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00	\$770.00
Total Claims: 17	-20	= 0	x	\$18.00	= \$0.00
Independents: 2	-3	= 0	x	\$86.00	= \$0.00
If any Multiple Dependent Claim(s) present:			+	\$290.00	= \$0.00
Surcharge under 37 CFR 1.16(e) for late filing+ of Executed Declaration and late payment of filing fee				\$130.00	= \$130.00
				SUBTOTAL:	= \$900.00
[] Small Entity Fees Apply (subtract ½ of above):					= \$0.00
				TOTAL FILING FEE:	= \$900.00

- [] A check in the amount of \$0.00 to cover the filing fee is enclosed.
- [X] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.
- [] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date Oct. 15, 2003

By 

FOLEY & LARDNER
Customer Number: 22428
Telephone: (202) 945-6132
Facsimile: (202) 672-5399

Ankur D. Shah
Attorney for Applicants
Registration No. 41,514